Your Anthem Benefits

Anthem

State of Indiana Plan I
Blue Access℠ for Health Savings Accounts (PPO)
Summary of Benefits for 2007

COVERED BENEFITS	NETWORK/NON-NETWORK (MEMBER'S RESPONSIBILITY)
Deductible (Single/Family) Family Coverage requires the family deductible to be met before coinsurance applies. The single deductible DOES NOT apply to family coverage (*Applies only to percent (%) copayments)* *Deductibles are co-mingled Network and Non-network*	$2,500 single Network/Non-network ($2,000 single Network/Non-network with Tobacco Incentive) $5,000 family Network/Non-network ($4,500 family Network/Non-network with Tobacco Incentive)
Out of Pocket Maximum (Single/Family) Out of pockets are co-mingled network and non-network Includes the deductible	$4,000 per enrollee $8,000 per family The out of pocket maximum limit accrues on a calendar year basis. After the out of pocket limit has been met, benefits are paid at 100% of covered charges for the remainder of that calendar year.
Professional Office Services • Including allergy – testing and treatment – serum and injections	20% Network/40% Non-network Per Visit
Preventative Care Services Not subject to deductible	Covered In Full Network/40% Non-network Services include: immunizations for eligible dependents, annual physicals for for employees and their eligible covered dependents, flu shots, annual pap smears and diagnostic services performed with the annual physical. This benefit does not include inpatient services or surgical procedures.
Maternity Services	20% Network/40% Non-network
Inpatient Facility Services	20% Network/40% Non-network
Outpatient Facility Services	20% Network/40% Non-network
Professional Inpatient/Outpatient Services	20% Network/40% Non-network
Emergency and Urgent Care: • Emergency Care in ER Room • Urgent Care Facility	20% Network/20% Non-network
Ambulance	20% Network/20% Non-network
Radiation/Inhalation Therapy	20% Network/40% Non-network
Medical Supplies, Equipment and Appliances	20% Network/40% Non-network
Outpatient Therapy Services (Combined Network and Non-network limits apply) Limits apply to: • Physical therapy: 25 visits • Occupational therapy: 25 visits • Manipulation therapy: 12 visits • Speech therapy: 25 visits	20% Network/40% Non-network
Mammogram Not subject to deductible	Covered In Full Network/ 40% Non-network Includes 1 per person, per calendar year. Additional mammography services and ultrasounds are covered as determined medically necessary by your physician.
Routine Prostate Antigen Tests (PSA) Not subject to deductible	Covered In Full Network/ 40% Non-network Includes 1 per person, per calendar year
Colorectal Cancer Exam/Laboratory Testing Not subject to deductible	Covered In Full Network/ 40% Non- network

Diabetes Self Management Training Not subject to deductible	20% Network/40% Non-network
Diagnostic Services i.e. lab, x-ray, MRI	20% Network/40% Non-network
Temporomandibular Joint (TMJ) Services	Outpatient Facility/Provider Individual: 20% Network/40% Non-network TMJ Surgery: 20% Network/40% Non-network TMJ Other Services: $2,500 lifetime maximum for all services (Network/Non-network)
Hospice	20% Network/20% Non-network
Home Health Care No RN/LPN unless billed through a Home Health Care Agency	20% Network/40% Non-network Private Duty Nursing limited to $5,000 plan maximum per enrollee
Home IV Therapy	20% Network/40% Non-network
Employee Assistance Program	Provides consultation and referral services for personal concerns for employees and their household members.
Managed Mental Health including Substance Abuse Covered Same As Any Other Condition	Authorization of all inpatient and outpatient psychiatric and substance abuse services is required. If authorization is not obtained benefits will not be allowed. 20% Network/40% Non-network *THESE SERVICES MUST BE CERTIFIED BY CONTRACTOR TO RECEIVE BENEFITS.
Lifetime Maximum Includes Human Organ and Tissue Transplants (HOTT)	$2 million Network and Non-network combined
Human Organ and Tissue Transplants (HOTT)Specialty Network	20% Network/40% Non-network See contract for other maximums and exclusions

Prescription Drug Options:
Network Tier structure equals 1/2/3 (and 4, if applicable)
Including Birth Control

	Network	Non-network
Network Retail Pharmacies: up to a 34-days supply of medication or 100 units		
Tier 1	10%	40%
Tier 2	20%	40%
Tier 3 & 4	40%	40%
Anthem Rx Direct Mail Service: up to a 90 day supply		
Tier 1	10%	Not Covered
Tier 2	20%	
Tier 3 & 4	40%	Not Covered

The network penalty will be waived if there is no network pharmacy within 12 miles of the participant's home.

	Now Called:	Previously known as:
Tier 1	Preferred Prescription Drugs	Generic
Tier 2	Preferred Prescription Drugs	Formulary Brand
Tier 3	Non-Preferred Prescription Drugs	Non-Formulary Brand
Tier 4	Prescription Drugs	Mostly injectable drugs

See Benefit Booklet for exclusions.

Notes:

- Dependent age: to end of the calendar year after the child's 19th birthday; or to the end of the calendar year after the child's 23rd birthday if the Dependent qualifies as a Full Time Student.
- No deductible carry over credit

This benefit description is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.